 <b>INFORMATION DISCLOSURE CITATION</b>	<b>Docket Number</b> 99-012	<b>Serial Number</b> 09/316,546	<b>RECEIVED</b> DEC 11 2002 <b>GROUP 360</b>
	<b>Applicants</b> WALKER et al.		
	<b>Filing Date</b> May 21, 1999	<b>Group A Number</b> 3624	

**U.S. PATENT DOCUMENTS**


EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIAT E
	A	Re. 34,954	05/30/95	Haber et al.	380	49	
	B	5,434,394	07/18/95	Roach et al.	235	375	
	C	5,570,417	10/29/96	Byers	379	115	
	D	5,893,075	04/06/99	Plainfield et al.	705	14	
	E	5,918,211	06/29/99	Sloane	705	16	
	F	5,937,037	08/10/99	Kamel et al.	379	88.19	
	G	5,970,469	10/19/99	Scroggie et al.	705	14	
	H	6,014,634	01/11/00	Scroggie et al.	705	14	
	I	6,049,778	04/11/00	Walker et al.	705	14	
	J	6,076,069	06/13/00	Laor	705	14	
	K	6,144,948	11/07/00	Walker et al.	705	38	

**FOREIGN PATENT DOCUMENTS**

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	Translation	
							Yes	No
	L	WO 95/03570	02/02/95	PCT (Abstract)				
	M	WO 98/28699	07/02/98	PCT				

**OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)**

<b>EXAMINER</b>	/Stefanos Karmis/	<b>DATE CONSIDERED:</b>	01/04/2010
<b>EXAMINER:</b> Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			

	<b>Docket Number</b> 99-012		<b>Serial Number</b> 09/316,546	
	<b>Applicants</b> WALKER et al.			
	<b>Filing Date</b> May 21, 1999		<b>Group 2 of 2</b> 3624	
	<b>INFORMATION DISCLOSURE CITATION</b>			

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	N	US 6,173,274 B1	01/09/01	Ryan, Jr.	705	408	
	O	US 6,185,545 B1	02/06/01	Resnick et al.	705	40	
	P	US 6,327,580 B1	12/04/01	Pierce et al.	705	401	
	Q	US 6,336,095 B1	01/01/02	Rosen	705	1	
	R	US 6,349,288 B1	02/19/02	Barber	705	26	

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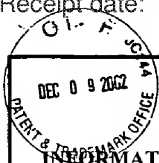
	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	Translation	
							Yes	No
	S	WO 00/21004	04/13/00	PCT				

## OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

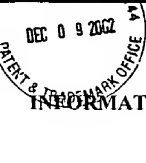
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**INFORMATION DISCLOSURE CITATION**

 <p>DEC 09 2002</p> <p>PATENT &amp; TRADEMARK OFFICE</p> <p>INFORMATION DISCLOSURE CITATION</p>		Docket Number	99-012	Serial Number	09/316,546	<p>RECEIVED</p> <p>DEC 11 2002</p> <p>GROUP 360</p>
		Applicants		WALKER et al.		
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Y	Fickenscher, Lisa, "Amex to Start Free Rewards Program with Discounts on Merchandise", The American Banker, October 18, 1996, Section: Credit/Debit/ATMs, pg. 10.					
Z	Fitzgerald, Kate, "Amex Program Moves Loyalty to Next Level: Custom Extras Finds a Medium Customers Can't Ignore: Billing Statements", Advertising Age, November 4, 1996, Section: News, pg. 2.					
AA	Fickenscher, Lisa, "Merchant: American Express Seeks to Mine It's Data on Cardholder Spending Patterns", The American Banker, March 24, 1997, Section: Credit/Debit/ATMs, pg. 20.					
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DD	"Definition for: point of sale", ( <a href="http://www.computeruser.com/resources/deictionary/definition.html?lookup=5269">http://www.computeruser.com/resources/deictionary/definition.html?lookup=5269</a> ), download date: December 3, 2002.					
EXAMINER	/Stefanos Karmis/	DATE CONSIDERED:		01/04/2010		
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